

Information to identify the case:

Debtor 1	Sam R. Boone	Social Security number or ITIN	xxx-xx-3039
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-34996-CMG		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Sam R. Boone

2/1/19

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Sam R. Boone
 Debtor

Case No. 17-34996-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

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 Total Noticed: 47

Date Rcvd: Feb 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 03, 2019.

db +Sam R. Boone, 25 Taisley Lane, Burlington, NJ 08016-5159
 517225235 +Andrews FCU, 5711 Allentown Rd, Suitland, MD 20746-4547
 517225238 +Borrowers First Inc, 1114 Lost Creek Blvd, Austin, TX 78746-6374
 517257112 First Associates Loan Servicing, LLC, as agent for BFCL Trust, PO Box 503430,
 San Diego, CA 92150-3430
 517225249 +PNC, PO Box 3180, Pittsburgh, PA 15230-3180
 517342240 +PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101-4982
 517820707 +Retzkos Landscaping and Lawn Care, POB 114, Riverside, NJ 08075-0114
 517794168 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of the Treasury,
 Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)
 517239104 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,
 Addison, Texas 75001-9013
 517358707 US DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
 517225257 +US Dept of Education, 2401 International Lane, Madison, WI 53704-3121
 517225256 +Upstart Network Inc, PO Box 61203, Palo Alto, CA 94306-6203
 517342219 +Wilmington Savings Fund Society, Upstart Loan Operations, 2 Circle Star Way 2nd Fl,
 San Carlos, CA 94070-6200

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 02 2019 00:50:39 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Feb 02 2019 00:50:34 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517225232 +EDI: AMEREXPR.COM Feb 02 2019 05:43:00 American Express, PO Box 981537,
 El Paso, TX 79998-1537
 517284028 EDI: BECKLEE.COM Feb 02 2019 05:43:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 517225233 +E-mail/Text: broman@amhfcu.org Feb 02 2019 00:50:46 American Heritage, 2060 Red Lion Road,
 Philadelphia, PA 19115-1699
 517225234 +E-mail/Text: broman@amhfcu.org Feb 02 2019 00:50:46 American Heritage FCU,
 C/O Brian Romaniello, 2060 Red Lion Road, Philadelphia, PA 19115-1699
 517225236 +E-mail/Text: bk@avant.com Feb 02 2019 00:51:14 Avant, 222 N Lasalle St,
 Chicago, IL 60601-1101
 517225237 EDI: BANKAMER.COM Feb 02 2019 05:43:00 Bank of America, PO Box 982238,
 El Paso, TX 79998
 517225243 +EDI: CRFRSTNA.COM Feb 02 2019 05:43:00 CRDT First, PO Box 81315,
 Cleveland, OH 44181-0315
 517225239 +EDI: CAPITALONE.COM Feb 02 2019 05:43:00 Capital One Bank USA, PO Box 30281,
 Salt Lake City, UT 84130-0281
 517225240 +EDI: CHASE.COM Feb 02 2019 05:43:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
 517225241 EDI: CITICORP.COM Feb 02 2019 05:43:00 Citicards CBNA, Citibusiness Customer Service,
 PO Box 6235, Sioux Falls, SD 57117-6235
 517225242 +EDI: CITICORP.COM Feb 02 2019 05:43:00 Citicards CBNA, PO Box 6241,
 Sioux Falls, SD 57117-6241
 517305093 EDI: CRFRSTNA.COM Feb 02 2019 05:43:00 Credit First NA, PO Box 818011,
 Cleveland, OH 44181-8011
 517225244 EDI: DISCOVER.COM Feb 02 2019 05:43:00 Discover, PO Box 15316, Wilmington, DE 19856
 517237264 EDI: DISCOVER.COM Feb 02 2019 05:43:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 517225246 E-mail/Text: bankruptcy.bnc@ditech.com Feb 02 2019 00:50:21 Ditech, PO Box 94710,
 Palatine, IL 60094-4710
 517225245 EDI: IRS.COM Feb 02 2019 05:43:00 District Director of the IRS, 955 So Springfield Ave,
 Springfield, NJ 07081
 517304510 EDI: JEFFERSONCAP.COM Feb 02 2019 05:43:00 Jefferson Capital Systems LLC, Po Box 7999,
 Saint Cloud Mn 56302-9617
 517335379 EDI: RESURGENT.COM Feb 02 2019 05:43:00 LVNV Funding, LLC its successors and assigns as,
 assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 517225248 EDI: TFSR.COM Feb 02 2019 05:43:00 Lexus Financial Services, PO Box 4102,
 Carol Stream, IL 60197-4102
 517330432 +EDI: MID8.COM Feb 02 2019 05:43:00 Midland Funding LLC, PO Box 2011,
 Warren, MI 48090-2011
 517331640 EDI: Q3G.COM Feb 02 2019 05:43:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 517225250 EDI: RMSC.COM Feb 02 2019 05:43:00 SYNCB/Amazon PLCC, PO Box 960013,
 Orlando, FL 32896-0013
 517225251 EDI: RMSC.COM Feb 02 2019 05:43:00 SYNCB/Lowes, PO Box 956005, Orlando, FL 32896-5004
 517225252 EDI: RMSC.COM Feb 02 2019 05:43:00 SYNCB/Sam's Club DC, PO Box 965005,
 Orlando, FL 32896-5004
 517225253 EDI: RMSC.COM Feb 02 2019 05:43:00 SYNCB/Walmart, PO Box 530927, Atlanta, GA 30353-0927

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 47

Date Rcvd: Feb 01, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517225254 EDI: RMSC.COM Feb 02 2019 05:43:00 SYNCB/Walmart DC, PO Box 965024,
Orlando, FL 32896-5024
517228386 +EDI: RMSC.COM Feb 02 2019 05:43:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
517225255 +E-mail/Text: usanj.njbankr@usdoj.gov Feb 02 2019 00:50:39 United States Attorney,
For The IRS, 970 Broad St, 5th Floor, Newark, NJ 07102-2527
517225258 +EDI: WFFC.COM Feb 02 2019 05:43:00 Wells Fargo Bank NA, PO Box 94435,
Albuquerque, NM 87199-4435
517292515 EDI: WFFC.COM Feb 02 2019 05:43:00 Wells Fargo Bank, N.A., Wells Fargo Card Services,
PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
517243558 +EDI: WFFC.COM Feb 02 2019 05:43:00 Wells Fargo Bank, N.A., 435 Ford Road, Suite 300,
St. Louis Park, MN 55426-4938
517225259 +EDI: WFFC.COM Feb 02 2019 05:43:00 Wells Fargo Card Services, PO Box 10347,
Des Moines, IA 50306-0347

TOTAL: 34

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517225247* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 03, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 1, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Barry R. Sharer CShapiro@SharerPBS.com, BSharer@SharerPBS.com/nj83@ecfcbis.com
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor Toyota Lease Trust kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Robert Braverman on behalf of Debtor Sam R. Boone robert@bravermanlaw.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6